

# Citizens Advice Cymru Manifesto 2021



cyngor ar  
bopeth

citizens  
advice

# Contents

|   |     |
|---|-----|
| <b>Introduction</b>                           | p3  |
| <b>A More Financially Resilient Wales</b>     |     |
| Value of Advice                               | p5  |
| Income Maximisation                           | p6  |
| <b>A Fairer Wales</b>                         |     |
| Housing                                       | p8  |
| Council Tax Reform                            | p9  |
| <b>A Healthier Wales</b>                      |     |
| Mental Health                                 | p11 |
| Fuel Poverty                                  | p12 |
| <b>A More Connected Wales</b>                 |     |
| Access to Services                            | p14 |
| Connecting Marginalised Groups                | p15 |
| <b>What can the next Welsh Government do?</b> | p16 |

**cyngor ar  
bopeth**

**citizens  
advice**




# INTRODUCTION

The 2021 Senedd elections come at an unprecedented time in Wales' history. The coronavirus pandemic has had a deep and long lasting impact, not just on public health, but on the financial circumstances of Welsh households. Hundreds of thousands of people have lost their jobs, or seen their hours and incomes reduced. These changes have driven an increase in demand for advice services across Wales.

The next Welsh Government will face a series of challenges, as Wales seeks to emerge from the pandemic, to navigate the changes brought by Brexit and to deal with the financial fallout of the

past twelve months. We believe that if politicians make the right choices, we can create a fairer, healthier, more connected and more financially resilient nation.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing in Wales. Our manifesto proposals are grounded in the evidence we gather from our clients. That's why we're confident that these proposals will make life better for people in Wales.



**“We give people the knowledge and confidence they need to find their way forward - whoever they are, and whatever their problem.”**

# **A More Financially Resilient Wales**

**cyngor ar  
bopeth**

**citizens  
advice**

# The Value of Advice

In the past year, we have seen more than ever the value of independent advice. [More than 150,000 people came to Citizens Advice Cymru for help in 2019-20.](#) We help people with a range of problems including issues with housing, debt, benefits, employment, discrimination, relationships and consumer rights. Our network of 19 Local Citizens Advice offices deliver holistic services that respond to the needs of their clients in each Local Authority across Wales. They help people find a way out of debt, save money on their bills, understand their employment rights, claim the benefits to which they are entitled - and much more. Advice services mean that people in crisis have someone to turn to.

And the provision of advice doesn't just help individuals. At a time when public finances are under ever greater strain, advice services save local and national government and public services millions of pounds per year. The advice we provide delivered £41m in savings to government and public services in Wales in 2019/20. We delivered £300m in financial value to the people we help, through access to benefits, debt write off and housing support. Alongside this, we delivered £278 m in wider economic and social benefits.

**"The advice we provide delivered £41 million in savings to government and public services in Wales in 2019/20."**

## What can the next Welsh Government do?

Demand for advice services in Wales is rising, and the creation of the Single Advice Fund is welcome recognition for the important role of independent and impartial advice. But pressure on budgets has resulted in cuts to core funding from Local Authorities, meaning that as demand grows, it is increasingly difficult to accommodate everyone who needs our support. The next Welsh Government should recognise the value of advice and maintain and increase funding for independent, quality-assured advice services across Wales.



# Income Maximisation

Household finances in Wales have been hit hard by coronavirus. Many people have lost jobs or seen their incomes reduced, leaving them struggling to keep up with day to day costs. Our research shows that £73 million in arrears on household bills like rent, energy or Council Tax has built up since the outbreak began, and over 280,000 people in Wales report they have fallen behind on payments.

People whose incomes have been disrupted by the outbreak need to be able to rely on the benefits system as a safety net. However, we know that over the course of this pandemic – and even before – a substantial number of people in Wales haven't claimed all the benefits to which they're entitled. Prior to the pandemic, Citizens Advice Cymru research found that [more than a quarter \(26%\) of people in Wales have delayed or decided not to claim a benefit, despite thinking they could be eligible.](#)



**“Our research shows that more than a quarter (26%) of people in Wales have delayed or decided not to claim a benefit, despite thinking they could be eligible.”**

## What can the next Welsh Government do?

The next Welsh Government should streamline and simplify the application processes for those benefits which are devolved – such as Council Tax Support – to remove barriers to claiming those benefits. They should ensure that benefits administered in Wales are funded to meet the additional demand brought about by the pandemic, and that support to claim them is offered proactively to people who could benefit.

The next Welsh Government should also commit to a broader programme of income maximisation which encourages all Welsh households to claim the benefits to which they are entitled - regardless of whether they are administered in Cardiff Bay or Westminster. This programme should build on the regional income maximisation pilots that are currently taking place as well as the #ClaimWhatsYours communications campaign.

# A Fairer Wales

**cyngor ar  
bopeth**

**citizens  
advice**

# Housing

Everyone in Wales should have access to good quality, accessible and affordable housing. However, the impact of the pandemic has shown how some forms of tenure are much less secure than others.

Around 180,000 households in Wales live in the private rented sector. These families have been hit particularly hard by the Covid-19 crisis. Whilst people in all tenures have seen their employment and income negatively affected, renters are more likely to have been furloughed or lost a job. Renters are also least able to weather these economic shocks. A quarter (25%) of private sector renters have no savings at all.

We saw a number of measures brought in to protect renters over the course of the pandemic, with evictions suspended, a new PRS helpline funded by Welsh Government and run by Citizens Advice Cymru, and a tenants' loan scheme to help families in debt. However, if this support is withdrawn too quickly renters will face a cliff edge of rent arrears and debt and we are likely to see a wave of evictions, causing an increase in homelessness.

***"A quarter of private sector renters have no savings at all"***

## **What can the next Welsh Government do?**

The next Welsh Government should bring an end to no-fault eviction, and ensure there is continuing support in place for tenants in the private rented sector who may struggle with the financial effects of the coronavirus pandemic for months to come.





# Council Tax Reform

Council Tax arrears is the biggest debt problem faced by Citizens Advice clients. In 2019/20 our network of local Citizens Advice offices provided debt advice and support to more than 25,000 people in Wales. [1 in 5 \(21%\) of these debt clients needed help with council tax arrears.](#)

Council Tax arrears can often be symptomatic of deeper financial hardship which means that if money is recovered from households in debt through enforcement, their other costs might not be covered. Our research has also shown that the way Council Tax is collected - and the use of bailiffs in particular - can exacerbate debt problems for people in Council Tax arrears.

Whilst we welcome the adoption of the Council Tax protocol, the experiences of Citizens Advice clients suggest that some people continue to face problems because of the way that Council Tax is collected. [Our evidence shows that parts of the collections process can cause further difficulty for people in debt:](#)

- People are liable for their full annual bill after as little as one missed payment.
- Regulations encourage Local Authorities to initiate court action very quickly - most actions can't be taken without a liability order.
- Regulations encourage councils to use bailiffs.

**“The next Welsh Government must evaluate the impact of the Council Tax Protocol for Wales”**

## What can the next Welsh Government do?

The next Welsh Government must evaluate the impact of the Council Tax Protocol for Wales, and commit to place the voluntary measures it contains on a statutory footing if there is evidence that Local Authorities are not, in practice, implementing the protocol.

Reform should also incorporate changes to the regulations currently governing Council Tax enforcement to ensure that Council Tax debts aren't enforced in a way that exacerbates existing financial difficulties. This should include:

- Helping to prevent Council Tax debts from escalating by stopping people becoming liable for their annual bill when they miss one payment.
- Making it easier for councils to improve collection by giving them more powers to collect debt in a fair way without getting a liability order first.

The next Welsh Government should also increase the support provided to low-income households through the Council Tax Reduction Scheme, and guarantee that people eligible for the scheme do not lose out as a result of moving onto Universal Credit.

# **A Healthier Wales**

**cyngor ar  
bopeth**

**citizens  
advice**

# Mental Health

The coronavirus pandemic is driving a worrying rise in poor mental health. Whilst the impact has been widespread, some of the worst impacts are being felt by people who are in precarious situations or facing economic instability.

Many people find themselves in a vicious cycle. Practical issues - like debt, housing or employment problems - can seem insurmountable when you're experiencing mental ill-health. But these same problems may also exacerbate or prolong mental health difficulties if left unaddressed.

This puts more pressure on clinicians and health services in Wales. Before the coronavirus outbreak, [around 1 in 4 people experiencing mental ill-health said they would have liked information or advice on practical problems when accessing health services](#), but were not offered any help. For those who were offered help, the most common type provided was information - such as a leaflet or a website address. Only 16% of those who wanted information or advice were referred to a service that could help them.

**"1 in 4 people experiencing mental ill-health said they would have liked information or advice on practical problems"**



## What can the next Welsh Government do?

The next Welsh Government must tackle the negative mental health impact of the coronavirus pandemic by investing in programmes to provide holistic support for those facing long periods of unemployment. They should also make it easier for people experiencing mental health difficulties to get support by ensuring practical advice is integrated into healthcare and social services.

# Fuel Poverty

Many people in Wales struggle to adequately heat their home, which can cause or worsen a number of health conditions. Coronavirus is likely to have exacerbated the drivers of fuel poverty, with many households losing income during this period or seeing their energy costs rising as a result of spending more time at home.

This is having a disproportionate impact on disabled people and people with health conditions, who are four times more likely to have fallen behind on energy bills since the pandemic began.

Whilst fuel poverty levels have fallen over the past decade, maintaining this rate of progress in the face of the challenges presented by coronavirus will require action to improve and expand existing energy efficiency schemes. New funding is needed in order to reach more people and encourage a whole-house approach which effectively alleviates fuel poverty. This approach would minimise the disruption to households and contribute to reaching the new statutory Net Zero target.

Maximising the benefits delivered to households in Wales through UK-wide initiatives will also play an important part in alleviating fuel poverty. The Energy Company Obligation (ECO) scheme makes a sizeable contribution towards the installation of energy efficiency measures in Wales. But ECO flex funding, which enables Local Authorities to address particular areas of need locally, remains under-utilised in several regions.

Finally, the path to Net Zero in Wales will require a widespread shift towards low carbon heating systems in the coming years. It is vital that the Welsh Government puts people at the heart of this transition to ensure everyone can engage in the process with confidence. This means putting in place information and advice to allow people to make informed decisions, providing funding and financing solutions, and establishing simple, enforceable protections for consumers.

**“Disabled people and people with health conditions are four times more likely to have fallen behind on energy bills since the pandemic began.”**

## What can the next Welsh Government do?

The next Welsh Government should increase funding towards their current Warm Homes Programme, to ensure it reaches more people and provides a holistic package of support.

It should also ensure that Local Authorities are equipped to enforce minimum energy efficiency standards in the private rented sector, and are leveraging

flexible eligibility for the Energy Company Obligation scheme (ECO-Flex) to support households in their area to install energy efficiency measures.

The next Welsh Government should offer a net zero homes guarantee to help people to decarbonise their homes.

# A More Connected Wales

**cyngor ar  
bopeth**

**citizens  
advice**

# Access to Services

Over the past year, we have seen a rapid acceleration in the shift to digital services. Coronavirus restrictions have meant that nearly all aspects of our lives - from work and education, to food shopping and benefits assessments - have had to be done online or over the phone.

Whilst this transformation has improved the convenience and accessibility of services for some, it has come at a cost for others. 1 in 4 (27%) adults in Wales do not have the digital skills which are fundamental to using technology and online services effectively. Many people who come to their local Citizens Advice for help do not have access to the internet or struggle to use online services. Others are dealing with problems which are difficult to resolve online, or would benefit from face-to-face support. Some are living in

unsafe, precarious or non-traditional living situations, facing significant barriers to accessing services which would help them.

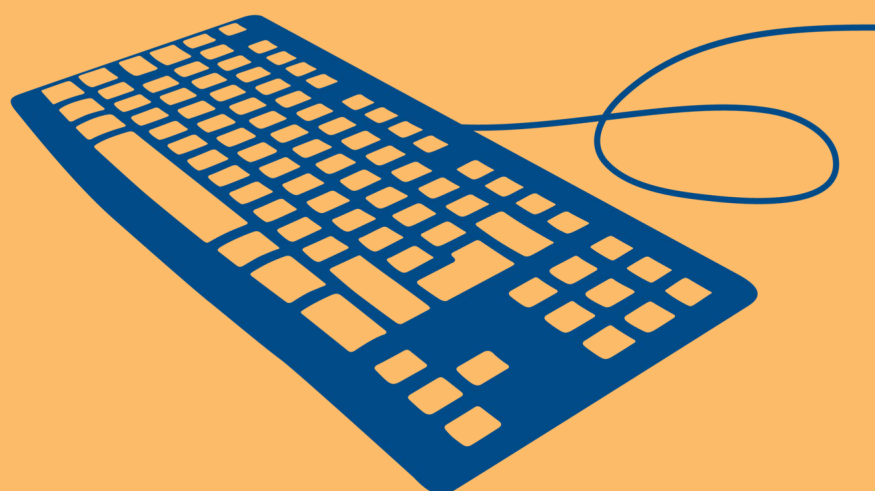
But it is not only digital services that can prove difficult for some people to access. Public transport plays an important role in empowering and enabling people to go about their daily lives and access essential services. However, across Wales, public transport provision is often patchy and unreliable, with varying levels of service and lack of integration across different providers and modes. Our research found that 1 in 5 (23%) people had a problem attending or accessing work, education or healthcare as a result of transport issues - this rose to more than 1 in 3 (35%) of people with a disability. For many people it's simply not a realistic option to use public transport to go about their daily lives or access the services they use.

**"1 in 5 people had a problem attending or accessing work, education or healthcare as a result of transport issues - this rose to 1 in 3 of people with a disability."**

## What can the next Welsh Government do?

The next Welsh Government should support the development of digital hubs to help people who are socially or digitally excluded to access the information and services they need. Supporting digital hubs, located in trusted community locations with people on hand to provide support and guidance to those who need it, would guarantee support and resources for those who are currently unable to benefit from online services.

They should also invest in public transport infrastructure to develop a fully integrated and accessible service which enables all people in Wales to access work, health and other essential services using public transport.



# Connecting Marginalised Groups

Citizens Advice research has shown that since 2010, 1 in 10 people in Wales have been unable to receive their own post for some amount of time. This is either because they don't have an address, they're moving around frequently or someone is intercepting their post. 3 in 4 people in Wales say that post is important for some aspects of life. Without it, we know people can struggle to access vital information and essential services.

This problem disproportionately affects marginalised people. Homeless people, survivors of domestic abuse, Gypsies and Travellers, and people living in precarious housing such as boats are far more likely to face these problems. Missing letters causes people significant harm. This includes missing out on health care services,

benefits, housing and employment opportunities, as well as financial losses and debt.

An 'Address & Collect' service would provide a solution to many of the issues people face when they don't have access to their post. An 'Address & Collect' service is a dedicated service, based in post offices, that would give people in unsafe, precarious or non-traditional living situations equal access to post. Comparable to a PO box, it would provide users with an address they could use for registering with services and a safe place to pick up their post.

**"1 in 10 people in Wales have been unable to receive their own post for some amount of time."**

## What can the next Welsh Government do?

The next Welsh Government should lead the UK by committing to a pilot of the ['Address & Collect' service in post offices in Wales](#).



# What can the next Welsh Government do?



## Value Of Advice

Recognise the value of advice and maintain and increase funding for independent, quality-assured advice across Wales.



## Income Maximisation

Streamline and simplify the application processes for those benefits which are devolved – such as Council Tax Support - and commit to a broader programme of income maximisation which encourages all Welsh households to claim the benefits to which they are entitled.



## Housing

Bring an end to no-fault eviction, and ensure there is continuing support in place for tenants in the private rented sector.



## Council Tax Reform

Commit to place the voluntary measures the Council Tax Protocol contains on a statutory footing if there is evidence that Local Authorities are not implementing the protocol. Ensure that Council Tax debts aren't enforced in a way that exacerbates existing financial difficulties and increase the support provided to low-income households through the Council Tax Reduction Scheme.



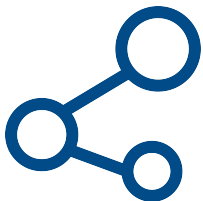
## Mental Health

Invest in programmes to provide holistic support for those facing long periods of unemployment. Make it easier for people experiencing mental health difficulties to get support by ensuring practical advice is integrated into healthcare and social services.



## Fuel Poverty

Increase funding for the Warm Homes Programme, to ensure it reaches more people. Ensure that Local Authorities are equipped to enforce minimum energy efficiency standards in the private rented sector and offer a net zero homes guarantee to help people to decarbonise their homes.



## Access to Services

Develop and support digital hubs to help people who are socially or digitally excluded to access the information and services they need. Invest in public transport infrastructure to develop a fully integrated and accessible service which enables all people in Wales to access essential services.



## Connecting Marginalised Groups

Commit to a pilot of an 'Address & Collect' service in post offices in Wales to ensure everyone can safely access their post.



# Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.



**[citizensadvice.org.uk](https://citizensadvice.org.uk)**

Published March 2021

Citizens Advice is the operating name of the The National Association of Citizens Advice Bureaux. Registered charity number 279057.